

REMARKS/ARGUMENTS

Claims 9-13, 15-19, and 29-33 are pending in this Application.

By this Amendment, claims 9-12, 15, 17, 19, and 29 are currently amended.

Applicants respectfully submit that support for the claim amendments can be found throughout the specification and the drawings.

Claims 9-13, 15-19, and 29-33 remain pending in the Application after entry of this Amendment. No new matter has been entered.

In the Office Action, claims 9-13 and 15-19 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent Application Publication No. 2004/0139327 (hereinafter "Brown") in view of U.S. Patent Application Publication No. 2006/0179008 (hereinafter "Tallent"). Claims 29-33 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Brown, in view of U.S. Patent Application Publication No. 2003/0154376 (hereinafter "Hwangbo", in further view of Tallent.

Applicants respectfully traverse the rejections to claims 9-13, 15-19, and 29-33 and request reconsideration and withdrawal of the rejections under 35 U.S.C. § 103(a) based on Brown, Hwangbo, and Tallent. Applicants respectfully submit that Brown, Hwangbo, and Tallent, either individually or in combination, fail to disclose or suggest receiving a certificate as recited in claim 9 that includes authority information defining:

an authority of the user identified in the user-identifying information to make payment requests,

a maximum payment that the user identified in the user-identifying information is authorized to make, and

a list of specific payees to whom the user identified in the user-identifying information is authorized to make payments.

As recited, information authorizing the payment request is generated in response to a validation of the authority information included within the received certificate when the at least one payee identified in the payment request is included in the list of specific payee defined in the authority information included within the received certificate.

Brown, Hwangbo, and Tallent, either individually or in combination, fail to disclose or suggest receiving a certificate that includes a list of specific payees to whom a user identified in user-identifying information of the certificate is authorized to make payments as recited in claim 9. Specially, on page 4, the Office Action argues in paragraph 5 that a payment request implicitly includes a payee in order for the payment request to be effective. However, the fact that a payment request includes a payee does not provide an indication of whether a user issuing the payment request has the authority to make such payments. As recited in claim 9, separate from the payment request a certificate is received that includes a list of specific payees to whom the user is authorized to make payments. In paragraph [0048] of the Application, one reason to include the list of specific payees in the certificate is to make sure the signer has authority to pay the listed payees. In Tallent and Brown, as each payment is tied to a particular request, and it is assumed that once payment is issued to the implicit payee, this is not checked on receipt. For an individual getting re-embursement for a credit card bill, maybe implicit is OK. For a manager getting payment for certain individuals not only do you want to check does the signer have the authority to sign for the amount to be paid, but does he have authority to pay those individuals.

As recited, the authority information within the received certificate is validated based on a comparison between independent stored authority information and the authority information included within the received certificate. This allows a manager getting payment for certain individuals to check that the signer has the authority to sign for the amount to be paid and that he has authority to pay particular individuals. As recited, information authorizing the payment request is generated when the at least one payee identified in the payment request is included in the list of specific payee defined in the authority information included within the received certificate.

Therefore, Applicants respectfully submit that Brown, Hwangbo, and Tallent, either individually or in combination, fail to disclose or suggest receiving a certificate as recited in claim 9 that includes a list of specific payees to whom a user is authorized to make payments. Applicants respectfully request reconsideration and withdrawal of the rejections under 35 U.S.C. § 103(a) based on Brown, Hwangbo, and Tallent.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

Further, the Commissioner is hereby authorized to charge any additional fees or credit any overpayment in connection with this paper to Deposit Account No. 20-1430.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 925-472-5000.

Respectfully submitted,

/Sean F. Parmenter, Reg. No. 53,437/
Sean F. Parmenter
Reg. No. 53,437

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, Eighth Floor
San Francisco, California 94111-3834
Tel: 925-472-5000
Fax: 415-576-0300
SFP:lls
62814126 v1